

Mortgage Center  
29621 Northwestern Hwy  
Southfield MI 48034  
(800)353-4449

Loan Number

Due Date

05/01/17

Property Address:

23639 LIDDLE STREET

BROWNSTOWN TOWNSHIP MI 48183-0000

JOHN E. KINNEY & PONDEROSA A. KINNEY  
23639 LIDDLE ST  
BROWNSTOWN MI 48183

## Account History for 06/17 Through 05/18

| Month                     | Projected<br>T&I Pmt | Actual<br>T&I Pmt | Projected<br>T&I Disb | Actual<br>T&I Disb | Disb<br>Desc       | Projected<br>T&I Balance | Actual<br>T&I Balance |
|---------------------------|----------------------|-------------------|-----------------------|--------------------|--------------------|--------------------------|-----------------------|
| Starting T&I Balance..... |                      |                   |                       |                    |                    | 1,283.57                 | -1,215.60             |
| June                      | 183.36               | 191.36 *          | 0.00                  | 0.00               |                    | 1,466.93                 | -1,024.24             |
| July                      | 183.36               | 191.36 *          | 0.00                  | 0.00               |                    | 1,650.29                 | -832.88               |
| August                    | 183.36               | 382.72 *          | 0.00                  | 0.00               |                    | 1,833.65                 | -450.16               |
|                           | 0.00                 | 0.00              | 0.00                  | 635.71 *           | Taxes (1st Parcel) | 1,833.65                 | -1,085.87             |
| September                 | 183.36               | 191.36 *          | 579.82                | 0.00 *             | Taxes (1st Parcel) | 1,437.19                 | -894.51               |
| October                   | 183.36               | 191.36 *          | 0.00                  | 0.00               |                    | 1,620.55                 | -703.15               |
| November                  | 183.36               | 191.36 *          | 0.00                  | 0.00               |                    | 1,803.91                 | -511.79               |
| December                  | 183.36               | 382.72 *          | 731.55                | 689.46 *           | Taxes (1st Parcel) | 1,255.72                 | -818.53               |
|                           | 0.00                 | 0.00              | 889.00                | 0.00 *             | Fire Insurance     | 366.72                   | -818.53               |
| January                   | 183.36               | 191.36 *          | 0.00                  | 0.00               |                    | 550.08                   | -627.17               |
| February                  | 183.36               | 382.72 *          | 0.00                  | 0.00               |                    | 733.44                   | -244.45               |
| March                     | 183.36               | 0.00 *            | 0.00                  | 0.00               |                    | 916.80                   | -244.45               |
| April                     | 183.36               | 382.72 *          | 0.00                  | 0.00               |                    | 1,100.16                 | 138.27                |
| May                       | 183.36               | -990.00 *         | 0.00                  | 0.00               |                    | 1,283.52                 | -851.73               |
|                           | 0.00                 | 0.00              | 0.00                  | 482.37 *           | Homeowners         | 1,283.52                 | -1,334.10 **          |
| Totals.....               | 2,200.32             | 1,689.04          | 2,200.37              | 1,807.54           |                    |                          |                       |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 794.07. The breakdown was as follows: 577.86 Principal and Interest, 216.21 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from your T&I account would be made during this period equalling 2,200.37. Under RESPA, your low monthly T&I balance should not have exceeded 366.72, or 1/6 of anticipated disbursements. Under your mortgage contract, your low monthly T&I balance should not have exceeded 366.72. Under your servicers selected low point, your low monthly T&I balance should not have exceeded 366.72. The low balance was -1,334.10\*\*.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Loan Administration Department.

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Account Projection Detail for 06/18 Through 05/19

| Month                     | Projected<br>T&I Pmt | Projected<br>T&I Disb | Disb<br>Desc       | Current Bal<br>Projection | Required Bal<br>Projection |
|---------------------------|----------------------|-----------------------|--------------------|---------------------------|----------------------------|
| Starting T&I Balance..... |                      |                       |                    | 1,260.42                  | 1,255.42                   |
| June                      | 179.35               | 0.00                  |                    | 1,439.77                  | 1,434.77                   |
| July                      | 179.35               | 0.00                  |                    | 1,619.12                  | 1,614.12                   |
| August                    | 179.35               | 0.00                  |                    | 1,798.47                  | 1,793.47                   |
| September                 | 179.35               | 635.71                | Taxes (1st Parcel) | 1,342.11                  | 1,337.11                   |
| October                   | 179.35               | 0.00                  |                    | 1,521.46                  | 1,516.46                   |
| November                  | 179.35               | 0.00                  |                    | 1,700.81                  | 1,695.81                   |
| December                  | 179.35               | 689.46                | Taxes (1st Parcel) | 1,190.70                  | 1,185.70                   |
|                           | 0.00                 | 827.00                | Homeowners         | 363.70                    | 358.70 **                  |
| January                   | 179.35               | 0.00                  |                    | 543.05                    | 538.05                     |
| February                  | 179.35               | 0.00                  |                    | 722.40                    | 717.40                     |
| March                     | 179.35               | 0.00                  |                    | 901.75                    | 896.75                     |
| April                     | 179.35               | 0.00                  |                    | 1,081.10                  | 1,076.10                   |
| May                       | 179.35               | 0.00                  |                    | 1,260.45                  | 1,255.45                   |
| Totals.....               | <u>2,152.20</u>      | <u>2,152.17</u>       |                    |                           |                            |

## Tax and Insurance Account Disclosure Statement

May 2, 2018

Loan Number

Due Date

05/01/17

## Account Projection Summary for 06/18 Through 05/19

|                                      |                        |          |                                 |
|--------------------------------------|------------------------|----------|---------------------------------|
| Projected T&I Payment:               | 179.35 ( 12 payments ) |          |                                 |
| Current Balance Projected Low Point: |                        | 363.70   | New Payment Information:        |
| Less the lowest of the following:    |                        |          | Current P&I Payment:            |
| RESPA Allowed Low Point:             | 358.70                 |          | T&I Payment:                    |
| Mtg Document Allowed Low Point:      | 358.70                 |          | 1/12 of Surplus:                |
| Low Point Selected By Servicer:      | 358.70                 | 358.70   |                                 |
| Net Balance:                         |                        | 5.00     |                                 |
| Resulting Surplus:                   |                        | 5.00     |                                 |
| T&I Balance:                         |                        | 1,260.42 |                                 |
| Less Surplus:                        |                        | 5.00     |                                 |
|                                      |                        |          | New Payment Effective: 06/01/18 |
|                                      |                        |          | 756.79                          |

Required Beginning Balance Projection to  
Ensure Low Point (incl reserves) of: 358.70 \*\* 1,255.42

You have a surplus of 5.00. This surplus must be returned to you unless it is less than 50.00, in which case we have the additional option of retaining it and lowering your monthly payments accordingly. WE ARE RETAINING THE SURPLUS AND LOWERING YOUR MONTHLY PAYMENTS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Loan Administration Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.